

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

CHAD R. WOLFE  
ERIK J. KOLODZIEJ  
Debtor(s)

Case No. 16-21367GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/10/2016.
- 2) The plan was confirmed on 06/13/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/12/2016, 06/30/2020, 03/19/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/06/2021.
- 5) The case was completed on 10/08/2021.
- 6) Number of months from filing or conversion to last payment: 66.
- 7) Number of months case was pending: 73.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$23,747.00.
- 10) Amount of unsecured claims discharged without full payment: \$84,296.13.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$277,607.00  
Less amount refunded to debtor \$2,405.62

**NET RECEIPTS: \$275,201.38**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$4,675.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$12,467.32  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$17,142.32**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/CHASE BANK**	Unsecured	14,025.00	NA	NA	6,600.00	0.00
AMERICAN INFOSOURCE LP - AGENT	Unsecured	550.00	550.47	550.47	134.12	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	4,518.51	4,518.51	1,100.89	0.00
BILL ME LATER INC A/S/F SYNCHRO	Unsecured	NA	2,938.10	2,938.10	715.84	0.00
CAPITAL ONE**	Unsecured	632.00	NA	NA	0.00	0.00
COLLIER TOWNSHIP (SWG)	Secured	NA	0.00	0.00	0.00	0.00
COLLIER TOWNSHIP (SWG)	Secured	NA	0.00	0.00	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	13,227.00	13,227.69	13,227.69	3,222.79	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	386.77	386.77	94.23	0.00
ECAST SETTLEMENT CORP	Unsecured	6,273.00	6,273.36	6,273.36	1,528.44	0.00
ECMC(*)	Unsecured	17,700.00	17,577.51	0.00	12,376.00	0.00
ENHANCED RECOVERY COMPANY	Unsecured	1,361.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	484.00	NA	NA	0.00	0.00
FNCC	Unsecured	455.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	22,628.00	22,671.68	22,136.06	22,136.06	3,158.37
JPMORGAN CHASE BANK NA O/B/O I	Unsecured	13,000.00	NA	NA	0.00	0.00
MABT++	Unsecured	731.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	18,230.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	5,621.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	5,289.00	5,288.74	5,288.74	1,288.55	0.00
MIDLAND FUNDING LLC	Unsecured	1,285.00	1,325.40	1,325.40	322.92	0.00
MIDLAND FUNDING LLC	Unsecured	2,958.00	2,958.31	2,958.31	720.76	0.00
MIDLAND FUNDING LLC	Unsecured	456.00	456.61	456.61	111.25	0.00
MIDLAND FUNDING LLC	Unsecured	3,508.00	3,508.09	3,508.09	854.71	0.00
MIDLAND FUNDING LLC	Unsecured	4,450.00	4,450.40	4,450.40	1,084.30	0.00
PENNYMAC LOAN SERVICES LLC	Secured	268,275.00	268,848.62	0.00	146,111.29	0.00
PENNYMAC LOAN SERVICES LLC	Secured	0.00	5,093.34	5,093.34	5,093.34	0.00
PHH MORTGAGE CORP(*)	Secured	NA	0.00	0.00	0.00	0.00
PINNACLE CREDIT SERVICES LLC++	Unsecured	386.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	774.00	774.64	774.64	188.73	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA AG FUNDING LLC	Unsecured	1,112.00	NA	NA	0.00	0.00
PRA AG FUNDING LLC	Unsecured	575.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Secured	26,782.00	26,833.10	26,833.10	26,833.10	3,550.94
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	7,000.00	7,000.00	0.00
SUNTRUST BANK**	Unsecured	5,136.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	562.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	60,796.00	62,261.19	0.00	13,600.00	0.00
WELLS FARGO FINANCIAL NATIONA	Unsecured	947.00	954.00	954.00	232.43	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$146,111.29	\$0.00
Mortgage Arrearage	\$5,093.34	\$5,093.34	\$0.00
Debt Secured by Vehicle	\$48,969.16	\$48,969.16	\$6,709.31
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$54,062.50</b>	<b>\$200,173.79</b>	<b>\$6,709.31</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,000.00	\$7,000.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$7,000.00</b>	<b>\$7,000.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$47,611.09</b>	<b>\$44,175.96</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$17,142.32</u>
Disbursements to Creditors	<u>\$258,059.06</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$275,201.38</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/13/2022

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.